





|                    |  |                     |                 |
|--------------------|--|---------------------|-----------------|
| ACDV Response:     |  |                     |                 |
| Account Number:    | 7092244537                                 | SSN:                | 232049020       |
| Consumer Name:     | DAVID MAX DAUGHERTY                        | Control Number:     | 332814626055004 |
| Response Code:     | 01:Account information accurate as of date | Subscriber Code:    | 813P004         |
| Response Date:     | 11/13/2014                                 | DF Contact Number:  |                 |
| Response Due Date: | 12/07/2014                                 | DF Authorized Name: | V Kusum         |

|                            |   |
|----------------------------|---|
| Dispute Information:       |   |
| Dispute Code 1:            | 001:Not his/hers. Provide or confirm complete ID. |
| Dispute Code 2:            |   |
| FCRA Relevant Information: |   |

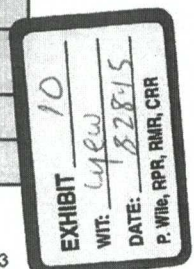
| Consumer Information:     |                   |                   |             |
|---------------------------|-------------------|-------------------|-------------|
|                           | Request Data      | Response Data     | Same / Diff |
| Last Name:                | DAUGHERTY         | DAUGHERTY         | Same        |
| First Name:               | DAVID             | DAVID             | Same        |
| Middle Name:              | MAX               |                   | Unknown     |
| Generation Code:          |                   |                   | Unknown     |
| Prev. Last Name:          | DAUGHERTY         |                   | Unknown     |
| Prev. First Name:         | DAVID             |                   | Unknown     |
| Prev. Middle Name:        | ANDTINA           |                   | Unknown     |
| Prev. Generation Code:    |                   |                   |             |
| SSN:                      | 232049020         | 232049020         | Same        |
| Date Of Birth:            | 12/14/1957        |                   | Unknown     |
| Telephone Number:         | 3042956161        |                   | Unknown     |
| ECOA Code:                | 1:Individual      | 1:Individual      |             |
| Street Address:           | 35 VALLEY VIEW DR | 35 VALLEY VIEW DR | Different   |
| City:                     | VIENNA            | VIENNA            |             |
| State:                    | WV:West Virginia  | WV:West Virginia  |             |
| Zip:                      | 261053327         | 26105             |             |
| Prev. Street Address:     | PO BOX 816        |                   | Unknown     |
| Prev. City:               | PARKERSBURG       |                   |             |
| Prev. State:              | WV:West Virginia  |                   |             |
| Prev. Zip:                | 261020816         |                   |             |
| 2nd Prev. Street Address: | 600 34TH ST       |                   |             |
| 2nd Prev. City:           | VIENNA            |                   |             |
| 2nd Prev. State:          | WV:West Virginia  |                   |             |
| 2nd Prev. Zip:            | 261052548         |                   |             |

| Account Information: |  |               |
|----------------------|--|---------------|
|                      | Request Data   | Response Data |
| Account Status:      | 11:Current account.  |               |
| Payment Rating:      |  |               |
| Cond. / Cum. Status: |  |               |
| CLI:                 |  |               |
| MOP:                 |  |               |
| CCC:                 | XH:Account previously in dispute - now resolved, reported by credit grantor. |               |

V1.29

1 of 2

DD/OLS 001333





|   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
|---|---|-----------------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
| SCC:  |   | 332814626055004 |     |     |     |     |     |     |     |     |     |     |     |
| Portfolio Type:   | M:Mortgage  |                 |     |     |     |     |     |     |     |     |     |     |     |
| Account Type:   | 26:Conventional Real Estate Mortgage Including Purchase Money First (Terms Duration in years) |                 |     |     |     |     |     |     |     |     |     |     |     |
| Terms Duration:   | 360   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Terms Frequency:  | M:Monthly   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Date Opened:  | 07/20/1989  |                 |     |     |     |     |     |     |     |     |     |     |     |
| Date of Account Information:  | 05/31/2014  |                 |     |     |     |     |     |     |     |     |     |     |     |
| Date of Last Payment:   | 05/01/2014  |                 |     |     |     |     |     |     |     |     |     |     |     |
| Date Closed:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| FCRA DOFD:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Current Balance:  | 79857   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Amount Past Due:  | 0   |                 |     |     |     |     |     |     |     |     |     |     |     |
| High Credit / Original Amt.:  | 100860  |                 |     |     |     |     |     |     |     |     |     |     |     |
| Credit Limit:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Original Charge Off Amount:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Actual Payment:   | 968   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Scheduled Monthly Payment:  | 968   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Original Creditor Name:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Creditor Classification:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Agency ID:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Sec. Mktg. Agency Acct Num:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Mortgage ID Number (MIN):   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Specialized Payment Ind.:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Defrd. Payment Start Date:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Balloon Payment Amt.:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Balloon Payment Due Date:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Portfolio Indicator:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Purchased From / Sold To:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Narrative / Remarks:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Account History   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Year  |   | Dec             | Nov | Oct | Sep | Aug | Jul | Jun | May | Apr | Mar | Feb | Jan |
| 2014  | Req.  |                 |     | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
|   | Resp.   |                 |     | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 2013  | Req.  | 0               | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
|   | Resp.   | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 2012  | Req.  | 0               | 0   | 0   | 0   | 0   | 0   | 0   | 1   | 0   | 4   | 3   | 2   |
|   | Resp.   | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 2011  | Req.  | 3               | 8   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|   | Resp.   | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 2010  | Req.  | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|   | Resp.   | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 2009  | Req.  | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|   | Resp.   | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 2008  | Req.  | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|   | Resp.   | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| 2007  | Req.  | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
|   | Resp.   | -               | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   | -   |
| Associated Consumer Information   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Last Name:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| First Name:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Middle Name:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Generation Code:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| SSN:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Date Of Birth:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Telephone Number:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| ECOA Code:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| CII:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Street Address:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| City:   |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| State:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Zip:  |   |                 |     |     |     |     |     |     |     |     |     |     |     |
| Authorized Name:  |   | V Kusum         |     |     |     |     |     |     |     |     |     |     |     |
| Date:   |   | 11/13/2014      |     |     |     |     |     |     |     |     |     |     |     |
| When you sign this form, you certify that you have verified the accuracy of the entire item in compliance with all legal requirements and that your computer and/or manual records will be adjusted to reflect changes noted above. |   |                 |     |     |     |     |     |     |     |     |     |     |     |



## TRADE

## AUTOMATED CONSUMER DISPUTE VERIFICATION

EQUIFAX CREDIT INFORMATION SERVICES

|                  |  |   |   |
|------------------|--|---|---|
| Control Number   | 9999318407034103   | Dispute1                                  | [001] NOT HIS/HERS. PROVIDE COMPLETE ID |
| Origin NCRA      | EFX  | Bureau Code                               | 9999                                    |
| Date Created     | 07/03/2013   | Response Due                              | 07/24/2013                              |
| Subscriber Code  | 4652501690   | Dispute2                                  |   |
| Account Number   | 7092244537   | FCRA Relevant Information                 |   |
| Grantor Name     | Ocean Loan Servicing, LLC                                |   |   |
| Respondent Name  | Raj Kumar  |   |   |
| Respondent Phone | 561-682-7675   | Response Date                             | 07/05/2013                              |
| Response Code    | <input checked="" type="checkbox"/> Verified As Reported | <input type="checkbox"/> Modify As Shown  | <input type="checkbox"/> Delete Account |
|                  | <input checked="" type="checkbox"/> Deleted As Reported  | <input type="checkbox"/> Deleted As Shown | <input type="checkbox"/> Delete Fraud   |

|                            |  |                                     |        |                                     |  |
|----------------------------|--|-------------------------------------|--------|-------------------------------------|--|
| Reported Consumer Identity |  | Same                                |        | Modified Consumer Identity          |  |
| Name                       | DAUGHERTY DAVID MAX                    | <input checked="" type="checkbox"/> | Name   | DAUGHERTY DAVID                     |  |
| AKA/FN                     |  | <input type="checkbox"/>            | AKA/FN |                                     |  |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105 | <input type="checkbox"/>            | Addr   | 35 VALLEY VIEW DR, VIENNA, WV 26105 |  |
| Prev                       | PO BOX 816, PARKERSBURG, WV 26102      | <input type="checkbox"/>            | Prev   |                                     |  |
| SSN                        | 232-04-9020                            | <input checked="" type="checkbox"/> | SSN    | 232-04-9020                         |  |
| DOB                        | 12/14/1957                             | <input type="checkbox"/>            | DOB    |                                     |  |
| Phone                      | 304-295-6161                           | <input checked="" type="checkbox"/> | Phone  | 304-295-6161                        |  |

|                                 |                                      |  |                       |                         |                       |                       |
|---------------------------------|--------------------------------------|--|-----------------------|-------------------------|-----------------------|-----------------------|
| Account Type                    | ECOA                                 | Date Open                                    | 08/1999               | Type & Rate             | 1451                  | Narratives            |
| 08                              | I                                    |  |                       |                         |                       |                       |
| Credit Limit                    | High Credit                          | Current Balance                              | \$85632               | Past Due                | 2721                  |                       |
|                                 | \$100813                             |  | \$6128                |                         |                       |                       |
| Original Charge-Off             | Date 1st Delinquency                 | Last Payment Date                            | 01/2012               | Date Closed             |                       |                       |
|                                 | 10/2011                              |  |                       |                         |                       |                       |
| Activity Designator             | Creditor Classification              | Purchased / Sold To Name / Original Creditor | Purchase Indicator    | Mortgage Ind Number     |                       |                       |
| (2) Invalid activity design '2' |                                      |  |                       |                         |                       |                       |
| Terms Duration                  | Term Frequency                       | Sched Monthly Pmt                            | Actual Payment        | Deferred Pay Start Date | Balloon Payment       | Balloon Pay Due Date  |
| 30                              | [M] Monthly                          | \$1077                                       | \$200                 |                         |                       |                       |
| Date of Account Info            | Pmt Hist Months 1-12                 | Pmt Hist Months 13-24                        | Pmt Hist Months 25-36 | Pmt Hist Months 37-48   | Pmt Hist Months 49-60 | Pmt Hist Months 73-84 |
| 06/2013                         | -DD4DDDDDDDD                         | DD0321B----                                  |                       |                         |                       |                       |
| Consumer Info Indicator         |                                      |  |                       |                         |                       |                       |
| Compliance Certification Code   |                                      |  |                       |                         |                       |                       |
| Special Comment Code            | [80] Foreclosure proceedings started |  |                       |                         |                       |                       |
| Account Status                  | [62] Account 120 days past due date  |  |                       |                         |                       |                       |
| Payment Rating                  |                                      |  |                       |                         |                       |                       |

Printed 07/23/2014

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EXHIBIT

WIT: lyewDATE: 8-28-15

P. Wile, RPR, RMR, CRR

EIS-DAUGHERTY-000089

## TRADE

# AUTOMATED CONSUMER DISPUTE VERIFICATION

**EQUIFAX** CREDIT INFORMATION SERVICES

|                 |   |   |   |
|-----------------|---|---|---|
| Control Number  | 99993184007034102   | Dispute 1                               | [001] NOT HIS/HERS. PROVIDE COMPLETE ID |
| Origin NCRA     | EFX   | Bureau Code                             | 9999                                    |
| Date Created    | 07/03/2013  | Response Due                            | 07/24/2013                              |
| Subscriber Code | 465FS01690  | Dispute 2                               |   |
| Account Number  | 7032244537  | FCHA Relevant Information               |   |
| Grantor Name    | Oswen Loan Servicing, LLC                                 |   |   |
| Respondor Name  | Raj Kumar   |   |   |
| Respondor Phone | 561-682-7675  | Response Date                           | 07/05/2013                              |
| Response Code   | <input checked="" type="checkbox"/> Validated As Reported | <input type="checkbox"/> Delete Account | <input type="checkbox"/> Delete Fraud   |
|                 | <input type="checkbox"/> Modify As Shown                  |   |   |

| Reported Consumer Identity |  | Modified Consumer Identity |                                     |
|----------------------------|--|----------------------------|-------------------------------------|
| Name                       | DAUGHERTY DAVID MAX                    | Name                       | DAUGHERTY DAVID                     |
| AKA/FN                     |  | AKA/FN                     |                                     |
| ADDR                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105 | ADDR                       | 35 VALLEY VIEW DR, VIENNA, WV 26105 |
| Prev                       | PO BOX 816, PARKERSBURG, WV 26102      | Prev                       |                                     |
| SSN                        | 232-04-9020                            | SSN                        | 232-04-9020                         |
| DOB                        | 12/14/1957                             | DOB                        |                                     |
| Phone                      | 304-295-6161                           | Phone                      | 304-295-6161                        |

| Account Type                    | EQOA                 | Date Open               | Type & Rate           | Interest              |
|---------------------------------|----------------------|-------------------------|-----------------------|-----------------------|
| 25                              | I                    | 07/1999                 | M-                    | [271]                 |
| Credit Limit                    | I                    | High Credit             | Past Due              |                       |
|                                 |                      | \$101860                | \$83111               |                       |
| Original Charge-Off             |                      | Date 1st Delinquency    | Date Closed           |                       |
|                                 |                      | 01/2013                 |                       |                       |
| Activity Designator             |                      | Creditor Classification | Purchase Indicator    | Mortgage Id Number    |
| [1] Invalid activity_design '1' |                      |                         |                       |                       |
| Terms Duration                  | 30                   | Term Frequency          | Scheduled Monthly Pmt | Actual Payment        |
|                                 |                      | [M] Monthly             | \$980                 | \$980                 |
| Date of Account Info            | 01/2013              | Pmt Hist Months 1-12    | Pmt Hist Months 13-24 | Pmt Hist Months 25-36 |
|                                 |                      | -D00D0000000            | 000322B-              |                       |
| Consumer Info Indicator         |                      |                         |                       |                       |
| Compliance Condition Code       |                      |                         |                       |                       |
| Special Comment Code            |                      |                         |                       |                       |
| Account Status                  | [11] Current account |                         |                       |                       |
| Payment Rating                  | [0] Current account  |                         |                       |                       |

EIS-DAUGHERTY-000101



TRADE

# AUTOMATED CONSUMER DISPUTE VERIFICATION

**EQUIFAX** CREDIT INFORMATION SERVICES

|                            |  |  |   |
|----------------------------|--|--|---|
| Control Number             | 99993274026515113  | Dispute 1                                | [001] NOT HIS/HERS. PROVIDE COMPLETE ID |
| Origin NCRA                | EFX  | Bureau Code                              | 9999                                    |
| Date Created               | 10/01/2013   | Response Due                             | 10/21/2013                              |
| Subscriber Code            | 405FS01690   | Dispute 2                                |   |
| Account Number             | 7092244537   | FORA Reference Information               |   |
| Grantor Name               | Ocean Loan Servicing, LLC                                |  |   |
| Respondent Name            | V Kucum  |  |   |
| Respondent Phone           | 561-682-7675   | Response Date                            | 10/11/2013                              |
| Response Code              | <input checked="" type="checkbox"/> Verified As Reported | <input type="checkbox"/> Modify As Shown | <input type="checkbox"/> Delete Account |
|                            | <input type="checkbox"/> Delete Fraud                    |  |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Same                                     | <input checked="" type="checkbox"/>     |
| AKA/FN                     |  | Name                                     | DAUGHERTY DAVID                         |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |
| Addr                       | 35 VALLEY VIEW DR 35, VIENNA, WV 26105                   | Addr                                     | 35 VALLEY VIEW DR, VIENNA, WV 26105     |
| Prev PO BOX                | 816, PARKERSBURG, WV 26102                               | Prev                                     |   |
| SSN                        | 232-04-9020  | SSN                                      | 232-04-9020                             |
| DOB                        | 12/14/1957   | DOB                                      |   |
| Phone                      | 304-295-6161   | Phone                                    |   |
| Reported Consumer Identity |  |  |   |
| Name                       | DAUGHERTY DAVID MAX                                      | Modified Consumer Identity               |   |
| AKA/FN                     |  | AKA/FN                                   |   |

## TRADE

## AUTOMATED CONSUMER DISPUTE VERIFICATION

EQUIFAX CREDIT INFORMATION SERVICES

|   |  |  |  |   |  |
|---|--|--|--|---|--|
| Control Number 9993274026515114                           |  | Bureau Code 9999                       |  | Dispute 1 (001) NOT HIS/HERS. PROVIDE COMPLETE ID |  |
| Origin NCRA EFX   |  | Response Due 10/21/2013                |  | Dispute 2   |  |
| Date Created 10/01/2013                                   |  | Subscriber Code 465F501690             |  | FCRA Relevant Information                         |  |
| Account Number 7092244537                                 |  | Crafter Name Ocwen Loan Servicing, LLC |  |   |  |
| Respondent Name V Kusum                                   |  | Response Date 10/11/2013               |  |   |  |
| Response Code   |  | Verified As Reported                   |  | Delete Account                                    |  |
|   |  | Modify As Shown                        |  | Delete Fraud                                      |  |
| Reported Consumer Identity                                |  |  |  |   |  |
| Name DAUGHERTY DAVID MAX                                  |  | Sage                                   |  | Modified Consumer Identity                        |  |
| AKA/FN  |  | <input checked="" type="checkbox"/>    |  | Name DAUGHERTY DAVID                              |  |
| Addr 35 VALLEY VIEW DR 35, VIENNA, WV 26105               |  | <input type="checkbox"/>               |  | Addr 35 VALLEY VIEW DR, VIENNA, WV 26105          |  |
| POB PO BOX 816, PARKERSBURG, WV 26102                     |  | <input type="checkbox"/>               |  | POB   |  |
| SSN 232-04-9020   |  | <input checked="" type="checkbox"/>    |  | SSN 232-04-9020                                   |  |
| DOB 12/14/1957  |  | <input type="checkbox"/>               |  | DOB   |  |
| Phone 304-295-6161  |  | <input type="checkbox"/>               |  | Phone   |  |
| [245] FORECLOSURE PROCESS STARTED                         |  |  |  |   |  |
| [127] REAL ESTATE MORTGAGE                                |  |  |  |   |  |
| [262] 120 DAYS PAST DUE                                   |  |  |  |   |  |
| Original Change-Off                                       |  | Date 1st Delinquency                   |  | Date Closed                                       |  |
| 08  |  | 10/2011                                |  | 01/2012   |  |
| Credit Score  |  | High Credit                            |  | Past Due  |  |
|   |  | \$100813                               |  | \$85639   |  |
| Current Balance   |  | \$85639                                |  | \$6128  |  |
| Term Frequency  |  | Monthly                                |  | Scheduled Monthly Pmt                             |  |
| 30  |  | (M)                                    |  | \$1077  |  |
| Date of Account Info                                      |  | Pmt Hist Months 1-12                   |  | Pmt Hist Months 13-24                             |  |
| 07/2013   |  | ---4DD4DDDD                            |  | DDDDDD23B--                                       |  |
| Consumer Info Indicator                                   |  | Pmt Hist Months 25-36                  |  | Pmt Hist Months 37-48                             |  |
|   |  | DDDDDD23B--                            |  | Pmt Hist Months 49-60                             |  |
| Compliance Condition Code                                 |  | Pmt Hist Months 61-72                  |  | Pmt Hist Months 73-84                             |  |
|   |  | DDDDDD23B--                            |  | Pmt Hist Months 85-96                             |  |
| Special Comment Code [80] Foreclosure proceedings started |  | Pmt Hist Months 97-108                 |  | Pmt Hist Months 109-120                           |  |
| Account Status [82] Account 120 days past the due date    |  | Pmt Hist Months 121-132                |  | Pmt Hist Months 133-144                           |  |
| Payment Rating  |  | Pmt Hist Months 145-156                |  | Pmt Hist Months 157-168                           |  |
|   |  | Pmt Hist Months 169-180                |  | Pmt Hist Months 181-192                           |  |
|   |  | Pmt Hist Months 193-204                |  | Pmt Hist Months 205-216                           |  |
|   |  | Pmt Hist Months 217-228                |  | Pmt Hist Months 229-240                           |  |
|   |  | Pmt Hist Months 241-252                |  | Pmt Hist Months 253-264                           |  |
|   |  | Pmt Hist Months 265-276                |  | Pmt Hist Months 277-288                           |  |
|   |  | Pmt Hist Months 289-300                |  | Pmt Hist Months 301-312                           |  |
|   |  | Pmt Hist Months 313-324                |  | Pmt Hist Months 325-336                           |  |
|   |  | Pmt Hist Months 337-348                |  | Pmt Hist Months 349-360                           |  |
|   |  | Pmt Hist Months 361-372                |  | Pmt Hist Months 373-384                           |  |
|   |  | Pmt Hist Months 385-396                |  | Pmt Hist Months 397-408                           |  |
|   |  | Pmt Hist Months 409-420                |  | Pmt Hist Months 421-432                           |  |
|   |  | Pmt Hist Months 433-444                |  | Pmt Hist Months 445-456                           |  |
|   |  | Pmt Hist Months 457-468                |  | Pmt Hist Months 469-480                           |  |
|   |  | Pmt Hist Months 481-492                |  | Pmt Hist Months 493-504                           |  |
|   |  | Pmt Hist Months 505-516                |  | Pmt Hist Months 517-528                           |  |
|   |  | Pmt Hist Months 529-540                |  | Pmt Hist Months 541-552                           |  |
|   |  | Pmt Hist Months 553-564                |  | Pmt Hist Months 565-576                           |  |
|   |  | Pmt Hist Months 577-588                |  | Pmt Hist Months 589-600                           |  |
|   |  | Pmt Hist Months 601-612                |  | Pmt Hist Months 613-624                           |  |
|   |  | Pmt Hist Months 625-636                |  | Pmt Hist Months 637-648                           |  |
|   |  | Pmt Hist Months 649-660                |  | Pmt Hist Months 661-672                           |  |
|   |  | Pmt Hist Months 673-684                |  | Pmt Hist Months 685-696                           |  |
|   |  | Pmt Hist Months 697-708                |  | Pmt Hist Months 709-720                           |  |
|   |  | Pmt Hist Months 721-732                |  | Pmt Hist Months 733-744                           |  |
|   |  | Pmt Hist Months 745-756                |  | Pmt Hist Months 757-768                           |  |
|   |  | Pmt Hist Months 769-780                |  | Pmt Hist Months 781-792                           |  |
|   |  | Pmt Hist Months 793-804                |  | Pmt Hist Months 805-816                           |  |
|   |  | Pmt Hist Months 817-828                |  | Pmt Hist Months 829-840                           |  |
|   |  | Pmt Hist Months 841-852                |  | Pmt Hist Months 853-864                           |  |
|   |  | Pmt Hist Months 865-876                |  | Pmt Hist Months 877-888                           |  |
|   |  | Pmt Hist Months 889-900                |  | Pmt Hist Months 901-912                           |  |
|   |  | Pmt Hist Months 913-924                |  | Pmt Hist Months 925-936                           |  |
|   |  | Pmt Hist Months 937-948                |  | Pmt Hist Months 949-960                           |  |
|   |  | Pmt Hist Months 961-972                |  | Pmt Hist Months 973-984                           |  |
|   |  | Pmt Hist Months 985-996                |  | Pmt Hist Months 997-1008                          |  |
|   |  | Pmt Hist Months 1009-1020              |  | Pmt Hist Months 1021-1032                         |  |
|   |  | Pmt Hist Months 1033-1044              |  | Pmt Hist Months 1045-1056                         |  |
|   |  | Pmt Hist Months 1057-1068              |  | Pmt Hist Months 1069-1080                         |  |
|   |  | Pmt Hist Months 1081-1092              |  | Pmt Hist Months 1093-1104                         |  |
|   |  | Pmt Hist Months 1105-1116              |  | Pmt Hist Months 1117-1128                         |  |
|   |  | Pmt Hist Months 1129-1140              |  | Pmt Hist Months 1141-1152                         |  |
|   |  | Pmt Hist Months 1153-1164              |  | Pmt Hist Months 1165-1176                         |  |
|   |  | Pmt Hist Months 1177-1188              |  | Pmt Hist Months 1189-1200                         |  |
|   |  | Pmt Hist Months 1201-1212              |  | Pmt Hist Months 1213-1224                         |  |
|   |  | Pmt Hist Months 1225-1236              |  | Pmt Hist Months 1237-1248                         |  |
|   |  | Pmt Hist Months 1249-1260              |  | Pmt Hist Months 1261-1272                         |  |
|   |  | Pmt Hist Months 1273-1284              |  | Pmt Hist Months 1285-1296                         |  |
|   |  | Pmt Hist Months 1297-1308              |  | Pmt Hist Months 1309-1320                         |  |
|   |  | Pmt Hist Months 1321-1332              |  | Pmt Hist Months 1333-1344                         |  |
|   |  | Pmt Hist Months 1345-1356              |  | Pmt Hist Months 1357-1368                         |  |
|   |  | Pmt Hist Months 1369-1380              |  | Pmt Hist Months 1381-1392                         |  |
|   |  | Pmt Hist Months 1393-1404              |  | Pmt Hist Months 1405-1416                         |  |
|   |  | Pmt Hist Months 1417-1428              |  | Pmt Hist Months 1429-1440                         |  |
|   |  | Pmt Hist Months 1441-1452              |  | Pmt Hist Months 1453-1464                         |  |
|   |  | Pmt Hist Months 1465-1476              |  | Pmt Hist Months 1477-1488                         |  |
|   |  | Pmt Hist Months 1489-1500              |  | Pmt Hist Months 1501-1512                         |  |
|   |  | Pmt Hist Months 1513-1524              |  | Pmt Hist Months 1525-1536                         |  |
|   |  | Pmt Hist Months 1537-1548              |  | Pmt Hist Months 1549-1560                         |  |
|   |  | Pmt Hist Months 1561-1572              |  | Pmt Hist Months 1573-1584                         |  |
|   |  | Pmt Hist Months 1585-1596              |  | Pmt Hist Months 1597-1608                         |  |
|   |  | Pmt Hist Months 1609-1620              |  | Pmt Hist Months 1621-1632                         |  |
|   |  | Pmt Hist Months 1633-1644              |  | Pmt Hist Months 1645-1656                         |  |
|   |  | Pmt Hist Months 1657-1668              |  | Pmt Hist Months 1669-1680                         |  |
|   |  | Pmt Hist Months 1681-1692              |  | Pmt Hist Months 1693-1704                         |  |
|   |  | Pmt Hist Months 1705-1716              |  | Pmt Hist Months 1717-1728                         |  |
|   |  | Pmt Hist Months 1729-1740              |  | Pmt Hist Months 1741-1752                         |  |
|   |  | Pmt Hist Months 1753-1764              |  | Pmt Hist Months 1765-1776                         |  |
|   |  | Pmt Hist Months 1777-1788              |  | Pmt Hist Months 1789-1800                         |  |
|   |  | Pmt Hist Months 1801-1812              |  | Pmt Hist Months 1813-1824                         |  |
|   |  | Pmt Hist Months 1825-1836              |  | Pmt Hist Months 1837-1848                         |  |
|   |  | Pmt Hist Months 1849-1860              |  | Pmt Hist Months 1861-1872                         |  |
|   |  | Pmt Hist Months 1873-1884              |  | Pmt Hist Months 1885-1896                         |  |
|   |  | Pmt Hist Months 1897-1908              |  | Pmt Hist Months 1909-1920                         |  |
|   |  | Pmt Hist Months 1921-1932              |  | Pmt Hist Months 1933-1944                         |  |
|   |  | Pmt Hist Months 1945-1956              |  | Pmt Hist Months 1957-1968                         |  |
|   |  | Pmt Hist Months 1969-1980              |  | Pmt Hist Months 1981-1992                         |  |
|   |  | Pmt Hist Months 1993-2004              |  | Pmt Hist Months 2005-2016                         |  |
|   |  | Pmt Hist Months 2017-2028              |  | Pmt Hist Months 2029-2040                         |  |
|   |  | Pmt Hist Months 2041-2052              |  | Pmt Hist Months 2053-2064                         |  |
|   |  | Pmt Hist Months 2065-2076              |  | Pmt Hist Months 2077-2088                         |  |
|   |  | Pmt Hist Months 2089-2100              |  | Pmt Hist Months 2101-2112                         |  |
|   |  | Pmt Hist Months 2113-2124              |  | Pmt Hist Months 2125-2136                         |  |
|   |  | Pmt Hist Months 2137-2148              |  | Pmt Hist Months 2149-2160                         |  |
|   |  | Pmt Hist Months 2161-2172              |  | Pmt Hist Months 2173-2184                         |  |
|   |  | Pmt Hist Months 2185-2196              |  | Pmt Hist Months 2197-2208                         |  |
|   |  | Pmt Hist Months 2209-2220              |  | Pmt Hist Months 2221-2232                         |  |
|   |  | Pmt Hist Months 2233-2244              |  | Pmt Hist Months 2245-2256                         |  |
|   |  | Pmt Hist Months 2257-2268              |  | Pmt Hist Months 2269-2280                         |  |
|   |  | Pmt Hist Months 2281-2292              |  | Pmt Hist Months 2293-2304                         |  |
|   |  | Pmt Hist Months 2305-2316              |  | Pmt Hist Months 2317-2328                         |  |
|   |  | Pmt Hist Months 2329-2340              |  | Pmt Hist Months 2341-2352                         |  |
|   |  | Pmt Hist Months 2353-2364              |  | Pmt Hist Months 2365-2376                         |  |
|   |  | Pmt Hist Months 2377-2388              |  | Pmt Hist Months 2389-2400                         |  |
|   |  | Pmt Hist Months 2401-2412              |  | Pmt Hist Months 2413-2424                         |  |
|   |  | Pmt Hist Months 2425-2436              |  | Pmt Hist Months 2437-2448                         |  |
|   |  | Pmt Hist Months 2449-2460              |  | Pmt Hist Months 2461-2472                         |  |
|   |  | Pmt Hist Months 2473-2484              |  | Pmt Hist Months 2485-2496                         |  |
|   |  | Pmt Hist Months 2497-2508              |  | Pmt Hist Months 2509-2520                         |  |
|   |  | Pmt Hist Months 2521-2532              |  | Pmt Hist Months 2533-2544                         |  |
|   |  | Pmt Hist Months 2545-2556              |  | Pmt Hist Months 2557-2568                         |  |
|   |  | Pmt Hist Months 2569-2580              |  | Pmt Hist Months 2581-2592                         |  |
|   |  | Pmt Hist Months 2593-2604              |  | Pmt Hist Months 2605-2616                         |  |
|   |  | Pmt Hist Months 2617-2628              |  | Pmt Hist Months 2629-2640                         |  |
|   |  | Pmt Hist Months 2641-2652              |  | Pmt Hist Months 2653-2664                         |  |
|   |  | Pmt Hist Months 2665-2676              |  | Pmt Hist Months 2677-2688                         |  |
|   |  | Pmt Hist Months 2689-2700              |  | Pmt Hist Months 2701-2712                         |  |
|   |  | Pmt Hist Months 2713-2724              |  | Pmt Hist Months 2725-2736                         |  |
|   |  | Pmt Hist Months 2737-2748              |  | Pmt Hist Months 2749-2760                         |  |
|   |  | Pmt Hist Months 2761-2772              |  | Pmt Hist Months 2773-2784                         |  |
|   |  | Pmt Hist Months 2785-2796              |  | Pmt Hist Months 2797-2808                         |  |
|   |  | Pmt Hist Months 2809-2820              |  | Pmt Hist Months 2821-2832                         |  |
|   |  | Pmt Hist Months 2833-2844              |  | Pmt Hist Months 2845-2856                         |  |
|   |  | Pmt Hist Months 2857-2868              |  | Pmt Hist Months 2869-2880                         |  |
|   |  | Pmt Hist Months 2881-2892              |  | Pmt Hist Months 2893-2904                         |  |
|   |  | Pmt Hist Months 2905-2916              |  | Pmt Hist Months 2917-2928                         |  |
|   |  | Pmt Hist Months 2929-2940              |  | Pmt Hist Months 2941-2952                         |  |
|   |  | Pmt Hist Months 2953-2964              |  | Pmt Hist Months 2965-2976                         |  |
|   |  | Pmt Hist Months 2977-2988              |  | Pmt Hist Months 2989-3000                         |  |
|   |  | Pmt Hist Months 3001-3012              |  | Pmt Hist Months 3013-3024                         |  |
|   |  | Pmt Hist Months 3025-3036              |  | Pmt Hist Months 3037-3048                         |  |
|   |  | Pmt Hist Months 3049-3060              |  | Pmt Hist Months 3061-3072                         |  |
|   |  | Pmt Hist Months 3073-3084              |  | Pmt Hist Months 3085-3096                         |  |
|   |  | Pmt Hist Months 3097-3108              |  | Pmt Hist Months 3109-3120                         |  |
|   |  | Pmt Hist Months 3121-3132              |  | Pmt Hist Months 3133-3144                         |  |
|   |  | Pmt Hist Months 3145-3156              |  | Pmt Hist Months 3157-3168                         |  |
|   |  | Pmt Hist Months 3169-3180              |  | Pmt Hist Months 3181-3192                         |  |
|   |  | Pmt Hist Months 3193-3204              |  | Pmt Hist Months 3205-3216                         |  |
|   |  | Pmt Hist Months 3217-3228              |  | Pmt Hist Months 3229-3240                         |  |
|   |  | Pmt Hist Months 3241-3252              |  | Pmt Hist Months 3253-3264                         |  |
|   |  | Pmt Hist Months 3265-3276              |  | Pmt Hist Months 3277-3288                         |  |
|   |  | Pmt Hist Months 3289-3300              |  | Pmt Hist Months 3301-3312                         |  |
|   |  | Pmt Hist Months 3313-3324              |  | Pmt Hist Months 3325-3336                         |  |
|   |  | Pmt Hist Months 3337-3348              |  | Pmt Hist Months 3349-3360                         |  |
|   |  | Pmt Hist Months 3361-3372              |  | Pmt Hist Months 3373-3384                         |  |
|   |  | Pmt Hist Months 3385-3396              |  | Pmt Hist Months 3397-3408                         |  |
|   |  | Pmt Hist Months 3409-3420              |  | Pmt Hist Months 3421-3432                         |  |
|   |  | Pmt Hist Months 3433-3444              |  | Pmt Hist Months 3445-3456                         |  |
|   |  | Pmt Hist Months 3457-3468              |  | Pmt Hist Months 3469-3480                         |  |
|   |  | Pmt Hist Months 3481-3492              |  | Pmt Hist Months 3493-3504                         |  |
|   |  | Pmt Hist Months 3505-3516              |  | Pmt Hist Months 3517-3528                         |  |
|   |  | Pmt Hist Months 3529-3540              |  | Pmt Hist Months 3541-3552                         |  |
|   |  | Pmt Hist Months 3553-3564              |  | Pmt Hist Months 3565-3576                         |  |
|   |  | Pmt Hist Months 3577-3588              |  | Pmt Hist Months 3589-3600                         |  |
|   |  | Pmt Hist Months 3601-3612              |  | Pmt Hist Months 3613-3624                         |  |
|   |  | Pmt Hist Months 3625-3636              |  | Pmt Hist Months 3637-3648                         |  |
|   |  | Pmt Hist Months 3649-3660              |  | Pmt Hist Months 3661-3672                         |  |
|   |  | Pmt Hist Months 3673-3684              |  | Pmt Hist Months 3685-3696                         |  |
|   |  | Pmt Hist Months 3697-3708              |  | Pmt Hist Months 3709-3720                         |  |
|   |  | Pmt Hist Months 3721-3732              |  | Pmt Hist Months 3733-3744                         |  |
|   |  | Pmt Hist Months 3745-3756              |  | Pmt Hist Months 3757-3768                         |  |
|   |  | Pmt Hist Months 3769-3780              |  | Pmt Hist Months 3781-3792                         |  |
|   |  | Pmt Hist Months 3793-3804              |  | Pmt Hist Months 3805-3816                         |  |
|   |  | Pmt Hist Months 3817-3828              |  | Pmt Hist Months 3829-3840                         |  |
|   |  | Pmt Hist Months 3841-3852              |  | Pmt Hist Months 3853-3864                         |  |
|   |  | Pmt Hist Months 3865-3876              |  | Pmt Hist Months 3877-3888                         |  |
|   |  | Pmt Hist Months 3889-3900              |  | Pmt Hist Months 3901-3912                         |  |
|   |  | Pmt Hist Months 3913-3924              |  | Pmt Hist Months 3925-3936                         |  |
|   |  | Pmt Hist Months 3937-3948              |  | Pmt Hist Months 3949-3960                         |  |
|   |  | Pmt Hist Months 3961-3972              |  | Pmt Hist Months 3973-3984                         |  |
|   |  | Pmt Hist Months 3985-3996              |  | Pmt Hist Months 3997-4008                         |  |
|   |  | Pmt Hist Months 4009-4020              |  | Pmt Hist Months 4021-4032                         |  |
|   |  | Pmt Hist Months 4033-4044              |  | Pmt Hist Months 4045-4056                         |  |
|   |  | Pmt Hist Months 4057-4068              |  | Pmt Hist Months 4069-4080                         |  |
|   |  | Pmt Hist Months 4081-4092              |  | Pmt Hist Months 4093-4104                         |  |
|   |  | Pmt Hist Months 4105-4116              |  | Pmt Hist Months 4117-4128                         |  |
|   |  | Pmt Hist Months 4129-4140              |  | Pmt Hist Months 4141-4152                         |  |
|   |  | Pmt Hist Months 4153-4164              |  | Pmt Hist Months 4165-4176                         |  |
|   |  | Pmt Hist Months 4177-4188              |  | Pmt Hist Months 4189-4200                         |  |
|   |  | Pmt Hist Months 4201-4212              |  | Pmt Hist Months 4213-4224                         |  |
|   |  | Pmt Hist Months 4225-4236              |  | Pmt Hist Months 4237-4248                         |  |
|   |  | Pmt Hist Months 4249-4260              |  | Pmt Hist Months 4261-4272                         |  |
|   |  | Pmt Hist Months 4273-4284              |  | Pmt Hist Months 4285-4296                         |  |
|   |  | Pmt Hist Months 4297-4308              |  | Pmt Hist Months 4309-4320                         |  |
|   |  |  |  |   |  |



TRADE

# AUTOMATED CONSUMER DISPUTE VERIFICATION

**EQUIFAX**  
CREDIT INFORMATION  
SERVICES

|                                      |  |                      |                               |  |   |
|--------------------------------------|--|----------------------|-------------------------------|--|---|
| Control Number                       |  |                      |                               |  |   |
| 99993318032030123                    |  |                      |                               |  |   |
| Origin NCR# EPX                      |  | Bureau Code          | 9999                          |  | Dispute # [001] NOT HIS/HERS. PROVIDE COMPLETE ID |
| Date Created                         | 11/14/2013                               | Response Due         | 17/06/2013                    |  | Disputo 2   |
| Subscriber Code                      | 46FS01690                                | Account Number       | 7092244537                    |  | FORA Relevant Information                         |
| Grantor Name                         | Owen Loan Servicing, LLC                 | Respondent Name      | Akshatha SV                   |  |   |
| Responser Phone                      | 563-682-7675                             | Response Date        | 12/02/2013                    |  |   |
| Response Code                        | [V]                                      | Verified As Reported |                               | Modify As Shown  |   |
|                                      |  |                      |                               |  |   |
| Reported Consumer Identity           |  |                      |                               |  |   |
| Name                                 | DAUGHERTY DAVID MAX                      | Same                 | M                             | Modified Consumer Identity   |   |
| NKAFN                                |  | KASFN                |                               | DAUGHERTY DAVID  |   |
| Addr                                 | 35 VALLEY VIEW DR, WIS, VIENNA, WV 26105 | Addr                 | Priy                          | 35 VALLEY VIEW DR, VIENNA, WV 26105  |   |
| SSN                                  | 232-04-9020                              | DOB                  | V                             | SSN 232-04-9020  |   |
| Phone                                | 304-295-6161                             | Phone                |                               |  |   |
|                                      |  |                      |                               |  |   |
| UB                                   | I  | 08/1999              | M's                           | (245) FORECLOSURE PROCESS STARTED<br>(127) REAL ESTATE MORTGAGE<br>(262) 120 DAYS PAST DUE |   |
| \$100B13                             |  | \$85639              | PastDue \$6128                |  |   |
| 10/2013                              |  | 01/2012              | Last Payment Paid Date Closed |  |   |
|                                      |  |                      |                               |  |   |
| 30                                   | (H)                                      | Monthly              | Start Pay/Due/Pmt             | Deferred Pay Start Date  | Purchase Indicator                                |
| -DD40D4DDDD                          |  |                      | \$1077                        | \$200  |   |
| 10/2013                              |  |                      | Pmt Hist Months 28-30         | Pmt Hist Months 37-48  | Pmt Hist Months 61-72                             |
|                                      |  |                      | DDDDDD323B-                   |  |   |
|                                      |  |                      |                               |  |   |
| Consumer Info Indicator              |  |                      |                               |  |   |
| Compliance Condition Code            |  |                      |                               |  |   |
|                                      |  |                      |                               |  |   |
| Special Comment Code                 |  |                      |                               |  |   |
| [80] Foreclosure proceedings started |  |                      |                               |  |   |
|                                      |  |                      |                               |  |   |
| Account Status                       |  |                      |                               |  |   |
| [82] Account 120 days past due date  |  |                      |                               |  |   |
| Payment Planing                      |  |                      |                               |  |   |



## EQUIFAX CREDIT INFORMATION SERVICES

Printed 07/23/2014

EXHIBIT 14  
WIT: yew  
DATE: 8-28-15  
P. Wile, RPR, RMR, CRR



03/19/14 11:29 AM

Page 1

OCLWEN  
LOAN Servicing  
c/o RESEARCH DEPT.

DAVID DAUGHERTY  
Loan # 7092244537

1 of 3 Pages

|                        |        |
|------------------------|--------|
| EXHIBIT                | 15     |
| WIT:                   | lgw    |
| DATE:                  | 8-6-15 |
| P. Wile, RPR, RMR, CRR |        |

CONFIDENTIAL

DD/OLS 000570



03/19/14 11:29 AM

Page 2

Creditscore.com

DAVID MAX DAUGHERTY  
Report As Of: 3/16/2014

## Credit Cards, Loans &amp; Other Debt

are you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

## FIDELITY PROPERTIES IN

Experian

Equifax

TransUnion



Potentially Negative

330-821-9700

220 E MAIN ST  
ALLIANCE, OH 44801

**Account Name** FIDELITY PROPERTIES IN  
**Account #** 431XXXX  
**Account Type** Collection Department / Agency / Attorney  
**Balance** \$115.00  
**Past Due** \$115.00  
**Date Opened** 7/1/2013  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or creditor's internal collection department  
**High Balance Limit**  
**Terms** 1 Month  
**Comments**

FID COLLECT  
431XXXX  
Collection Account  
\$115.00  
7/24/2013  
Open

Collection account

Placed for collection

## 24/Mo Payment History

2012 2013 2014  
 Month APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR  
 Experian  
 Equifax  
 TransUnion

## OCWEN LOAN SERVICING

Experian

Equifax

TransUnion



Potentially Negative

800-746-2938  
1661 WORTHINGTON RD SUITE  
100  
WEST PALM BEACH, FL 33409

**Account Name** OCWEN LOAN SERVICING  
**Account #** 709224XXXX  
**Account Type** Real Estate  
**Balance** \$85,839.00  
**Past Due** \$6,148.00  
**Date Opened** 8/1/1999  
**Account Status** Open  
**Mo. Payment** \$1,077.00  
**Payment Status** At least 120 days or more than four payments past due  
**High Balance Limit** \$100,813.00  
**Terms**  
**Comments** CONSUMER DISPUTES - REINVESTIGATION IN PROGRESS REAL ESTATE MORTGAGE

OCWEN LOAN SERVICING  
709224XXXX  
Real Estate  
\$85,839.00  
\$6,148.00  
8/1/1999  
Open  
\$1,077.00  
At least 120 days or more than four  
payments past due  
\$100,813.00

INACCURATE

CONSUMER DISPUTES -  
REINVESTIGATION IN PROGRESS  
REAL ESTATE MORTGAGE

## 24/Mo Payment History

2012 2013 2014  
 Month JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC  
 Experian  
 Equifax  
 TransUnion

INACCURATE

CONFIDENTIAL

DD/OLS 000571



03/19/14 11:29 AM

Page 3

David M. Daugherty  
35 Valley View Dr.  
Vienna, WV. 26105  
(304) 615-3138  
Fireboy1@suddenlink.net  
March 17, 2014

Sir,  
Research Dept.  
Ocwen Loan Servicing  
PO Box 24736  
West Palm Beach, FL 33416-4736

Dear Sir,

This letter is to complain about service I recently received from Ocwen Loan Servicing and Equifax for this past year. Ocwen has my mortgage account #7092244537 that matures July 2014 with a balloon payment due at that time. That will require me to refinance the mortgage with the balance of \$80,000.00. I have been working to secure a loan and came across in my credit report problems with the reporting of information on my account. Equifax has placed information on my credit report stating my account with Ocwen was 120 days late in the month of March 2013. They show it was 120 days late in the months of June and July 2013. They show it was 120 days late in the month of October 2013 and December of 2013. These statements are completely false! Equifax also shows that I have a past due balance right now of \$6,128.00. I sure can see why I am having problems securing a new loan. I noticed on my account that there is no account statement listed on your website for June and July 2013. I was late in March 2013 when Ocwen's payment did not go through because my automatic payroll deposit did not go in the accounts on time, but it was paid the same day that was realized. We have disputed these reporting inaccuracies with Equifax several times and that claim they are correct. I also have a complaint with the total mortgage debt listed by Equifax showing that we owe a total of \$168,750.00. We paid \$105,000.00 originally for the house. I really appreciate those numbers too! My house has a value of \$165,000.00, so I can understand why the negative reporting could be coming from Ocwen. I can only imagine Ocwen would want to have this corrected ASAP if the company is innocent. I had a consultation with a consumer credit attorney whom advised me to send Ocwen and Equifax notice that my rights concerning consumer credit are being extremely violated. Ocwen should immediately update all 3 credit agencies concerning my account and send letters to me showing this. I am planning to file a lawsuit if these inaccuracies cause a problem with the refinancing process with my house.

Sincerely,

David M. Daugherty

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DD/OLS 000572

03/19/14 11:29 AM

Page 1

Ocwen  
Loan Servicing  
c/o Research Dept.

David Daugherty  
Loan # 7092244537

1 of 3 Pages

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DD/OLS 000573



03/19/14 11:29 AM

Page 2

Creditscore.com

DAVID MAX DAUGHERTY  
Report As Of: 3/16/2014

## Credit Cards, Loans &amp; Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

## FIDELITY PROPERTIES IN

Experian

Equifax

TransUnion



Potentially Negative

330-821-9700

220 E MAIN ST  
ALLIANCE, OH 44601

**Account Name** FIDELITY PROPERTIES IN  
**Account #** 431XXXX  
**Account Type** Collection Department / Agency / Attorney  
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**Past Due** \$115.00  
**Date Opened** 7/1/2013  
**Account Status** Closed  
**Mo. Payment**  
**Payment Status** Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department  
**High Balance Limit**  
**Terms** 1 Month  
**Comments**

**FID COLLECT**  
**431XXXX**  
**Collection Account**  
**\$115.00**  
**7/24/2013**  
**Open**  
**Collection account**  
**Placed for collection**

## 24/Mo Payment History

| Month      | 2012 |     |     |     |     |     |     |     |     |     |     |     | 2013 |     |     |     |     |     |     |     |     |     |     |     | 2014 |  |  |
|------------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|--|
|            | APR  | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN | FEB | MAR | APR  | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN | FEB | MAR |      |  |  |
| Experian   |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |
| Equifax    |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |
| TransUnion |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |

## OCWEN LOAN SERVICING

Experian

Equifax

TransUnion



Potentially Negative

800-746-2936  
1661 WORTHINGTON RD SUITE  
100  
WEST PALM BEACH, FL 33409

**Account Name** OCWEN LOAN SERVICING  
**Account #** 709224XXXX  
**Account Type** Real Estate  
**Balance** \$85,639.00  
**Past Due** \$6,528.00  
**Date Opened** 8/1/1999  
**Account Status** Open  
**Mo. Payment** \$1,077.00  
**Payment Status** At least 120 days or more than four payments past due  
**High Balance Limit** \$100,613.00  
**Terms**  
**Comments**

OCWEN LOAN SERVICING  
 709224XXXX  
 Real Estate  
 \$85,639.00  
 \$6,528.00  
 8/1/1999  
 Open  
 \$1,077.00  
 At least 120 days or more than four  
 payments past due  
 \$100,613.00

INACCURATE

CONSUMER DISPUTES -  
 REINVESTIGATION IN PROGRESS  
 REAL ESTATE MORTGAGE

## 24/Mo Payment History

| Month      | 2012 |     |     |     |     |     |     |     |     |     |     |     | 2013 |     |     |     |     |     |     |     |     |     |     |     | 2014 |  |  |  |  |  |  |  |  |  |  |  |
|------------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|--|--|--|--|--|--|--|--|--|--|
|            | JAN  | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN  | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC |      |  |  |  |  |  |  |  |  |  |  |  |
| Experian   |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |  |  |  |  |  |
| Equifax    |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |  |  |  |  |  |
| TransUnion |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |  |  |  |  |  |

INACCURATE

CONFIDENTIAL

DD/OLS 000574

03/19/14 11:29 AM

Page 3

David M. Daugherty  
35 Valley View Dr.  
Vienna, WV. 26105  
(304) 615-3138  
Fireboy1@suddenlink.net  
March 17, 2014

Sir,  
Research Dept.  
Ocwen Loan Servicing  
PO Box 24736  
West Palm Beach, FL 33416-4736

Dear Sir,

This letter is to complain about service I recently received from Ocwen Loan Servicing and Equifax for this past year. Ocwen has my mortgage account #7092244537 that matures July 2014 with a balloon payment due at that time. That will require me to refinance the mortgage with the balance of \$80,000.00. I have been working to secure a loan and came across in my credit report problems with the reporting of information on my account. Equifax has placed information on my credit report stating my account with Ocwen was 120 days late in the month of March 2013. They show it was 120 days late in the months of June and July 2013. They show it was 120 days late in the month of October 2013 and December of 2013. These statements are completely false! Equifax also shows that I have a past due balance right now of \$6,128.00. I sure can see why I am having problems securing a new loan. I noticed on my account that there is no account statement listed on your website for June and July 2013. I was late in March 2013 when Ocwen's payment did not go through because my automatic payroll deposit did not go in the accounts on time, but it was paid the same day that was realized. We have disputed these reporting inaccuracies with Equifax several times and that claim they are correct. I also have a complaint with the total mortgage debt listed by Equifax showing that we owe a total of \$168,750.00. We paid \$105,000.00 originally for the house. I really appreciate those numbers too! My house has a value of \$165,000.00, so I can understand why the negative reporting could be coming from Ocwen. I can only imagine Ocwen would want to have this corrected ASAP if the company is innocent. I had a consultation with a consumer credit attorney whom advised me to send Ocwen and Equifax notice that my rights concerning consumer credit are being extremely violated. Ocwen should immediately update all 3 credit agencies concerning my account and send letters to me showing this. I am planning to file a lawsuit if these inaccuracies cause a problem with the refinancing process with my house.

Sincerely,

David M. Daugherty

CONFIDENTIAL

DD/OLS 000575



03/14/13 8:36 PM

Page 1

: OCWEN RESEARCH DEPARTMENT

March 14, 20

David M. Daugherty

35 Valley View Drive

Vienna, WV. 26105

Dear sir,

I am writing you concerning my credit report with Equifax, it states that I am currently behind \$6,128.00 dollars with Ocwen Loan Services and that I am in foreclosure. Please correct those records as soon as possible. I have a professional company assisting fixing my credit past so please clear that record.

Thank you,

David M. Daugherty

Ocwen loan number : 7092244537

CONFIDENTIAL

DD/OLS 000576

03/14/13 8:36 PM

Page 2

Equifax  
✓

 **OOWEN LOAN  
SERVICING**  
Potentially Negative  
Closed  
800-740-2938  
Mailing  
Address: 1681  
WORTHINGTON  
RD SUITE  
100  
WEST PALM  
BEACH, FL  
33409

Credit Account Details

|                |   |                                     |                                     |
|----------------|---|-------------------------------------|-------------------------------------|
| Account Name   | OOWEN LOAN SERVICING  |                                     |                                     |
| Account #      | 709224XXXX  |                                     |                                     |
| Account Type   | Real Estate   |                                     |                                     |
| Balance        | \$85,839.00   |                                     |                                     |
| Date Opened    | 8/1/1989  |                                     |                                     |
| Account Status | Closed  | No Date Returned<br>For This Bureau | No Date Returned<br>For This Bureau |
| No. Payment    | \$1,077.00  |                                     |                                     |
| Past Due       | \$0.00  |                                     |                                     |
| Payment Status | At least 120 days or more<br>than four payments past<br>due |                                     |                                     |
| High Balance   | \$100,813.00  |                                     |                                     |
| Unit           |   |                                     |                                     |
| Terms          |   |                                     |                                     |
| Comments       | FORECLOSURE<br>PROCESS STARTED<br>REAL ESTATE<br>MORTGAGE   |                                     |                                     |

## 24-Month Payment History

|            |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |  |  |  |  |  |
|------------|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|--|--|--|--|--|--|--|--|--|--|--|
|            | 2010 |     |     |     |     |     |     |     |     |     |     |     | 2011 |     |     |     |     |     |     |     |     |     |     |     | 2012 |  |  |  |  |  |  |  |  |  |  |  |
| Month      | MAR  | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN | FEB | MAR  | APR | MAY | JUN | JUL | AUG | SEP | OCT | NOV | DEC | JAN | FEB |      |  |  |  |  |  |  |  |  |  |  |  |
| Experian   |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |  |  |  |  |  |
| Equifax    | OK   | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK   | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | OK  | 90  | 90  |      |  |  |  |  |  |  |  |  |  |  |  |
| TransUnion |      |     |     |     |     |     |     |     |     |     |     |     |      |     |     |     |     |     |     |     |     |     |     |     |      |  |  |  |  |  |  |  |  |  |  |  |

CONFIDENTIAL

DD/OLS 000577



LOAN #  
7092244537

David M. Daugherty  
35 Valley View Dr.  
Vienna, WV. 26105  
(304) 615-3138  
Fireboy1@suddenlink.net  
March 17, 2014

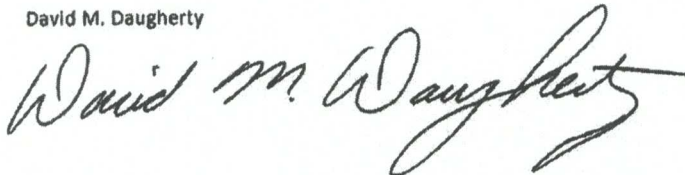
Sir,  
Research Dept.  
Ocwen Loan Servicing  
PO Box 24736  
West Palm Beach, FL 33416-4736

Dear Sir,

This letter is to complain about service I recently received from Ocwen Loan Servicing and Equifax for this past year. Ocwen has my mortgage account #7092244537 that matures July 2014 with a balloon payment due at that time. That will require me to refinance the mortgage with the balance of \$80,000.00. I have been working to secure a loan and came across in my credit report problems with the reporting of information on my account. Equifax has placed information on my credit report stating my account with Ocwen was 120 days late in the month of March 2013. They show it was 120 days late in the months of June and July 2013. They show it was 120 days late in the month of October 2013 and December of 2013. These statements are completely false! Equifax also shows that I have a past due balance right now of \$6,128.00. I sure can see why I am having problems securing a new loan. I noticed on my account that there is no account statement listed on your website for June and July 2013. I was late in March 2013 when Ocwen's payment did not go through because my automatic payroll deposit did not go in the accounts on time, but it was paid the same day that was realized. We have disputed these reporting inaccuracies with Equifax several times and that claim they are correct. I also have a complaint with the total mortgage debt listed by Equifax showing that we owe a total of \$168,750.00. We paid \$105,000.00 originally for the house. I really appreciate those numbers too! My house has a value of \$165,000.00, so I can understand why the negative reporting could be coming from Ocwen. I can only imagine Ocwen would want to have this corrected ASAP if the company is innocent. I had a consultation with a consumer credit attorney whom advised me to send Ocwen and Equifax notice that my rights concerning consumer credit are being extremely violated. Ocwen should immediately update all 3 credit agencies concerning my account and send letters to me showing this. I am planning to file a lawsuit if these inaccuracies cause a problem with the refinancing process with my house.

Sincerely,

David M. Daugherty



|                        |         |
|------------------------|---------|
| EXHIBIT                | 116     |
| WIT:                   | Lyons   |
| DATE:                  | 8-28-15 |
| P. Wile, RPR, RMR, CRR |         |

CONFIDENTIAL

DD/OLS 000566